# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF IOWA

In Re: Chapter 7

Bankruptcy No. 20-00013

Robert and Lydia Dixon,

Debtor. MOTION FOR AUTHORITY TO REDEEM PERSONAL PROPERTY

AND APPROVAL OF ASSOCIATED

AmeriCredit and GM Financial, FINANCING AND ATTORNEY FEES

UNDER 11 U.S.C. § 722

Creditor.

COME NOW the Debtors and in support of the above-captioned Motion states:

1. The item to be redeemed is tangible personal property intended primarily for personal, family or household use is more particularly described as follows:

Year: 2010 Make: Cadillac Model: STS-V6

#### VIN # 1G6DU6EV6A0116238

- 2. The interest of the Debtors in such property is exempt or has been abandoned by the estate and the debt (which is secured by said property to the extent of the allowed secured claim of the Creditor) is a dischargeable consumer debt.
- 3. The allowed secured claim of said Creditor for purposes of redemption, the "redemption value," should be determined to be not more than \$5,000.00.
- 4. Arrangements have been made by the Debtors to pay to the said Creditor up to the aforesaid amount in a lump sum should this motion be granted.
- 5. The payment for this proposed redemption is to be paid in full by the Debtors upon entry of an order approving the above-captioned Motion.

WHEREFORE, the Debtors pray the Court to order AmeriCredit and GM Financial to accept from the Debtors the lump sum payment of the redemption value and release their lien of record. In the event the said Creditor objects to this motion, the Debtors requests

the Court to determine the value of the property as of the time of the hearing on such objection.

MARKS LAW FIRM, P.C.

/s/ Samuel Z. Marks Samuel Z. Marks, IS9998821 4225 University Avenue Des Moines, Iowa 50311 (515) 276-7211 FAX (515) 276-6280 ATTORNEY FOR DEBTORS

#### **NOTICE**

Notice is hereby given that unless an objection is made to this motion within 20 days following the date of service below, an order sustaining the motion may be granted by the Court.

## United States Bankruptcy Court Southern District of Iowa

	Robert C Dixon		G. N	00 00040	
In re	Lydia B Dixon		Case No.	20-00013	
		Debtor(s)	Chapter	7	

#### **CERTIFICATE OF SERVICE**

I hereby certify that on <u>January 31, 2020</u>, a copy of <u>Motion to Redeem</u> was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

American Accounts & Advisers
AmeriCredit/GM Financial
Capital One
Capital One/Helzberg
CarMax Auto Finance
Comenity Bank/Younkers
Credit Bureau Services of Iowa, Inc.
Credit First National Association
Credit One Bank
Financial Plus Credit

Financial Plus Credit
Fingerhut
First PREMIER Bank
First PREMIER Bank
H & R Accounts, Inc.
Hauge Assoc
IC System, Inc
Internal Revenue Service
Kohls/Capital One
OneMain Financial
Synchrony Bank/ Old Navy
Synchrony Bank/TJX
US Bank/RMS CC

### /s/ Samuel Z. Marks

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